

ATTORNEY DOCKET NO. Credit-System/SCH
Serial No.: 09/690,074

REMARKS

Reconsideration and allowance of the above-referenced application are respectfully requested.

Initially, the Examiner is thanked for the careful consideration to this case. All of the objections to the drawings, specification and claims have been obviated herein by amendment.

The objections to claim 9 under Section 112 have been obviated by amendment.

The applicant, after reviewing the Teicher reference, agrees that it shows the subject matter of original claim 1. Claim 1 has been narrowed to recite that the reading elements are sized to read from an edge of the credit card. This is not in any way taught or suggested by any of the cited prior art, no matter how combined.

Claim 4 was rejected over Teicher in view of Yoshida. Claim 4 specifies that the reading elements on the credit card include optical readers which read optical information. Yoshida admittedly included an optical memory unit. However, it appears that the optical memory unit had its optical data read through the electrical contacts 11a. Therefore, Yoshida does not teach or suggest the subject matter of claim 4, which should be additionally allowable thereover.

Claim 10 has been amended in similar ways, and should be allowable for similar reasons to those discussed above. Specifically, claim 10 has been amended to recite an edge surface of the credit card, and to recite reading from the edge surface, as

ATTORNEY DOCKET NO. Credit-System/SCH
Serial No.: 09/690,074

shown in figure 4a. As discussed above, this is in no way taught or suggested by the cited prior art, and hence should be allowable.

Claim 14 has been amended into independent form. Claim 14 was rejected over Teicher in view of Halpern. However, Teicher in view of Halpern certainly does not show a system of this type. Halpern shows a device where the electronic unit has keys in it. The curved device can be inserted at an inclined angle to meet the round edge of the curved device. As shown in Figure 7 and 8, this can be inserted at many different angles. However, rather than the edge of the rectangle being inserted as claimed, Halpern inserts the rounded front surface edge into the reader device, not the edge formed by a corner of the credit card, as claimed.

Figure 7 and 8 show that the credit card shaped device of Halperin is inserted in the conventional way-- where the whole end goes in. In contrast, claim 14 defines that the credit card reading slot is sized to accept a corner of the credit card. A reader for the credit card reads the information from the corner of the inserted credit card. Therefore, claim 14 should be additionally allowable for these reasons.

Claim 20 has been amended to include the limitations of claim 21 therein. Claim 21 was rejected over Teicher in view of Burstein. However, while Burstein does teach an audible or visible signal in column 10 lines 24-26, this is a very different kind of system. In Burstein, a transfer is completed over between the reading unit and the remote terminal. This sends data including the data block and other information over the terminal. The sound signals the end of the transaction.

ATTORNEY DOCKET NO. Credit-System/SCH
Serial No.: 09/690,074

In contrast, the method defined by claim 20 does not signal the end of the transaction, but rather signals that the reader has read the information from the credit card. This is not in any way taught or suggested by the cited prior art.

Claim 23 defines the edge of the credit card being inserted, and it is respectfully suggested that claim 23 should be allowable for similar reasons to those discussed above with respect to claim 14.


For all of these reasons, it is respectfully suggested that all of the claims should be in condition for allowance. A formal notice of allowance is hence respectfully requested.

Please charge any fees due in connection with this response to Deposit Account No. 50-1387.

Respectfully submitted,

Date:

2-12-03
(resubmitted
date)



Scott C. Harris
Reg. No. 32,030

Customer No. 23844
Scott C. Harris, Esq.
P.O. Box 927649
San Diego, CA 92192
Telephone: (619) 823-7778
Facsimile: (858) 678-5082

Attachment:

Drawing change to figure 1

ATTORNEY DOCKET NO. Credit-System/SCH
Serial No.: 09/690,074

MARKED UP VERSION OF CLAIM CHANGES

In the Specification

Please amend the specification as follows:

Page 3, beginning at line 11 replace the following paragraph:

Figure 4B shows an alternative in which the card has its contacts [hear] near the edge; rather than on the edge; and Figure 5B shows a reader for this card;

Page 7, beginning at line 1 replace the following paragraph:

The credit card can be mated with the credit card reader 110. The credit card reader 110 includes special surfaces 130, 132 which press against the edges of the credit card, and hold the credit card into its proper location where the electrical contacts [130] 131, 134 on the card reader mate against the corresponding electrode areas 126, 128 on the credit card. When held in that location, electrical contacts 134, 136 come into contact respectively with the electrodes [126] 127, 128. When only two electrodes are used, another spacer element 135 is also provided which holds the credit card flat on the receiving base.

Page 8, beginning line 1 replace the following paragraph:

ATTORNEY DOCKET NO. Credit-System/SCH
Serial No.: 09/690,074

As described in further detail herein, when the credit card is mounted on the receiving base 110, communication with the processor and memory is carried via the contacts 136, 134 respectively contacting the contacts 128, [124] 127. In addition, DC power is provided to the contacts, thereby charging the respective batteries at the same time. In one embodiment, the communications device 123 begins its attempt to communicate as soon as it receives a source of external power. This can include sending polls or requests over the serial and/or RF (e.g., Bluetooth) channels.

Page 16, beginning with line 17 replace the following paragraph:

This system can also use smart card style contacts on the credit card, in addition to, and/or in place of, the previously-discussed contact schemes as shown in Figure 9.

Page 19, beginning line 1 replace the following paragraph:

Figure 10 shows a view of the Figure [4] 4A-4B credit card 400 inserted into a slot in a cellular phone 1000. The information from the credit card is read through the contacts into the cell phone. As shown, the credit card is inserted with the short end into the cell phone to reduce the amount of cell phone area that is taken by the insertion. In this embodiment, information from the credit card may be transferred, along with a session key from encryption device 1010, and optionally also with GPS information from GPS receiver 1015. The use of the session key enables the remote authorizer to determine that the credit card is based on a card that is inserted now, and not on stored information. The session key can be, for example, an encryption using a date and time stamp from a clock within the cell phone, or from the clock included in the

ATTORNEY DOCKET NO. Credit-System/SCH
Serial No.: 09/690,074

cell phone carrier. As described above, certain credit card systems charge extra when the credit card cannot be swiped. In this system, the credit card is actually swiped as part of the procedure, and that fact is cryptologically ascertainable from the information.

Page 20, beginning line 17 replace the following paragraph:

Figure 12 shows using the edge contact credit card of Figure [4] 4A-4B. At least part (e.g., the percentages noted above) of all four edges stick out when the credit card is inserted.

Page 22, beginning line 11 replace the following paragraph:

Figure 16 shows an embodiment in which either in addition to or in place of the magnetic stripe 1400, a bar code section 1600 is provided. The bar code section can include the user's information, such as credit card number and/or biometric information, encoded into a bar code. This can use techniques described in my co-pending application no. [__(barcode)__] 09/618,988, July 19, 2000 to use a type 39 bar code, digitize the information treated as a base 39 number, and then encoded into the bars on the credit card. The bar code can be written on a surface of the credit card, or can be written on the edge of the credit card.

Page 25, beginning line 1 replace the following paragraph:

ATTORNEY DOCKET NO. Credit-System/SCH
Serial No.: 09/690,074

These events may allow the credit card to be used for actions by another. A parent, for example, can give the credit card to a child or an employer can give the credit card to a worker. The owner can [said] set the kinds of transactions, limits or authorized stores where the surrogate can use the card. The owner can [said] set the amount of time that the authorization is valid, information on authorized surrogates (e.g., their photo or biometric). The owner can also [said] set an ending condition. For example, the user can tell the child that they can spend up to \$200. They can [said] set a spending limit either for the next 24 hours, or until the pin is entered to reset the card.

In the Claims

1. (Amended) A device comprising:

a slot, having surfaces which are sized to receive [a shorter] an edge of a rectangular credit card which edge is formed by the thickness of the credit card that extends between the credit card front surface and the credit card rear surface, and surfaces of said slot covering said credit card, said slot sized to receive, as an inserted portion, [less than 1/2 of an overall length] said edge of said credit [card's longer edge card, and said slot including reading elements, which are sized to read from said edge of said credit card]; and

circuitry, responsive to inserting said credit card, which operates to read information from the credit card when inserted.

ATTORNEY DOCKET NO. Credit-System/SCH
Serial No.: 09/690,074

4. (Amended) A device as in claim 1 wherein said [circuitry reads] reading elements include optical readers which read optical information from said credit card.

6. (Amended) A device as in claim 1 wherein said reader covers [covers] less than 1/3 of an overall length of said credit card's longer edge.

10. (Amended) A credit card formed with a rectangular element having a front surface, a rear surface, and edge surfaces extending between said front and rear surfaces, and extending around an entire perimeter of said rectangular element, [edges, and meeting areas between said edges], said [element having a first] front surface [with] having writing indicating a credit card number thereon, and said rear surface being [a second surface] opposite said first surface, said [writing being substantially in the direction of a long axis of said rectangular element, said rectangular element also having a short axis which is substantially perpendicular to said long axis and further] storing [comprising] machine readable credit card information which can be read, [stored in a way which allows] and said credit card including means for allowing reading of said credit card information [by inserting a surface other than said long axis into a credit card reading slot] from said edge surface.

13. (Amended) A credit card as in claim 10, wherein said credit card information is [magnetic] magnetically coded information.

ATTORNEY DOCKET NO. Credit-System/SCH
Serial No.: 09/690,074

14. (Amended) [A credit card as in claim 10, further comprising] A credit card formed with a rectangular element having edges, and meeting areas between said edges, said element having a first surface with writing indicating a credit card number thereon, and a second surface opposite said first surface, and an edge surface, extending around a perimeter of the credit card, said writing being substantially in the direction of a long axis of said rectangular element, said rectangular element also having a short axis which is substantially perpendicular to said long axis and further comprising machine readable credit card information, stored in a way which allows reading of said credit card information from said credit card; and

a credit card reading slot, sized to accept a corner of said credit card, and including a reader therein which reads said credit card information when said corner is inserted into said credit card [reader] reading slot.

15. (Amended) A credit card as in claim 10, wherein said machine readable credit card information is stored electronically in said credit card, and said credit card further comprises terminals on said edge surface allowing readout of information from said credit card electronically.

16. (Amended) A credit card as in claim 10 wherein said credit card information is stored optically [on said credit card] and further comprising an optical interface part allowing reading of said optical information from said edge surface.

ATTORNEY DOCKET NO. Credit-System/SCH
Serial No.: 09/690,074

20. (Amended) A method comprising:
storing information in a credit card sized device which is rectangular and has a long axis and a short axis; and
reading information from said credit card [from a direction other than parallel to said long axis] wherein said reading comprises inserting a portion of said credit card into a reader, allowing said reader to read information from said credit card, and issuing an audible indication when said reader is completed reading said information from said credit card.

23. (Amended) [A method as in claim 20.] A method comprising:
storing information in a credit card sized device which is rectangular and has a long axis and a short axis; and
reading information from said credit card, wherein said reading comprises
inserting a portion of said credit card into a reader, allowing said reader to read
information from said credit card,

wherein said reading comprises inserting only a corner portion of said credit card, formed by an intersection of two edges of said credit card, into said card reader, and maintaining all other portions of said credit card being external to said card reader, during said reading.

26. (Amended) A method as in claim 24 wherein said inserting comprises inserting said credit card into said portable telephone [into] in a direction in which only an edge portion of said credit card, formed by an intersection of two [edges] orthogonal

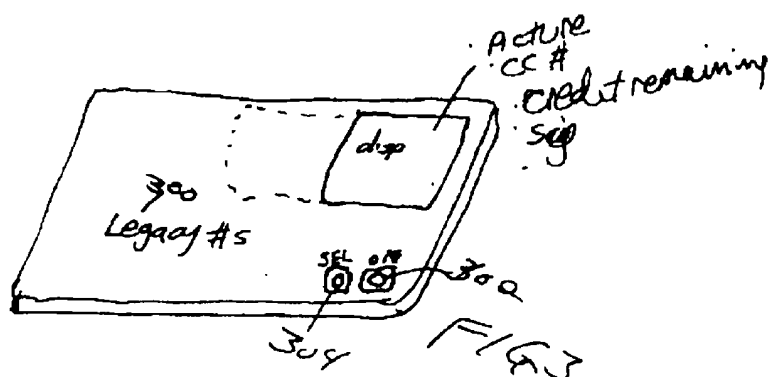
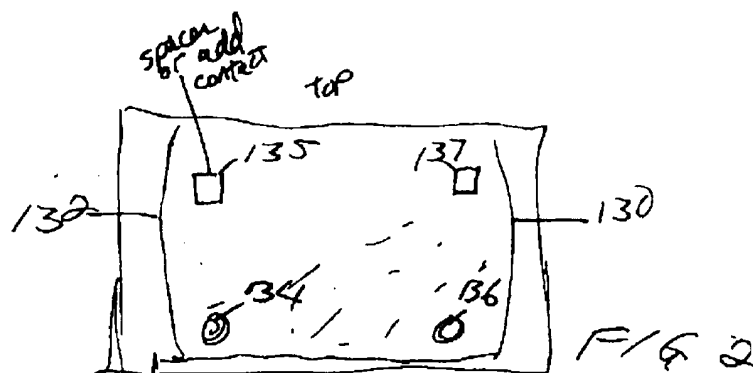
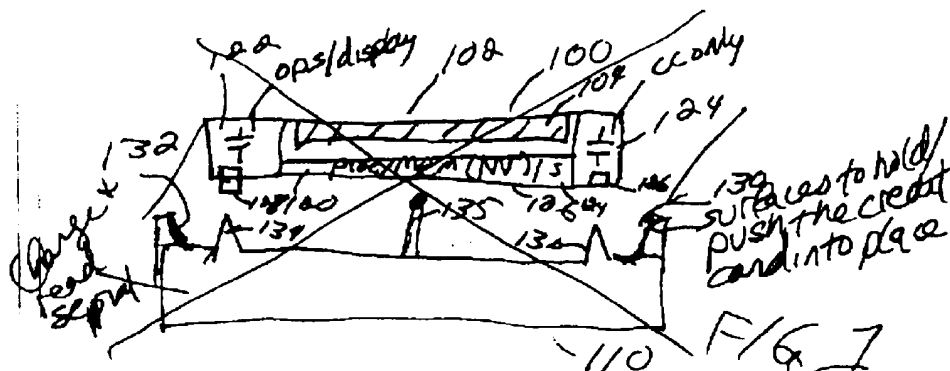
ATTORNEY DOCKET NO. Credit-System/SCH
Serial No.: 09/690,074

axes of said credit card, is inserted into said portable phone, and all other portions of said credit card are external to said portable phone during said reading.

FAX RECEIVED

FEB 12 2003

TECHNOLOGY CENTER 2800



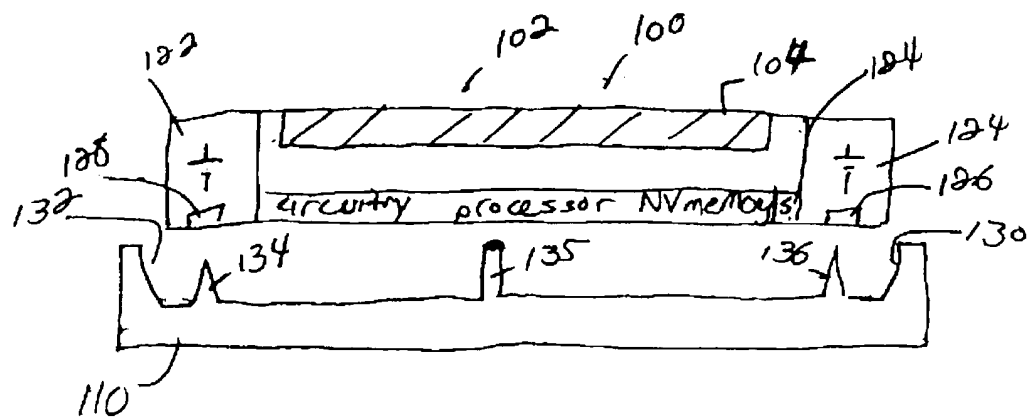


FIG 1